

United States Bankruptcy Court
Eastern District of New YorkIn re:
Cindy Ann Gilmore
DebtorCase No. 13-45248-cec
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 262Page 1 of 2
Total Noticed: 28

Date Rcvd: Dec 05, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2013.

db +Cindy Ann Gilmore, 79 Alexander Avenue, Staten Island, NY 10312-1907
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
smg +Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
8126240 +American Express, P O Box 278, Ramsey, NJ 07446-0278
8126241 +Bill Me Later, P O Box 105658, Atlanta, GA 30348-5658
8126243 +Chase, Po Box 24696, Columbus, OH 43224-0696
8126255 +RAB Inc, P O Box 1022, Wixom, MI 48393-1022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

8126239 +EDI: GMACFS.COM Dec 05 2013 18:13:00 ALLY, P O BOX 380902, BLOOMINGTON, MN 55438-0902
8162853 EDI: BECKLEE.COM Dec 05 2013 18:13:00 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
8126242 +EDI: CAPITALONE.COM Dec 05 2013 18:13:00 Capl/bstby, Po Box 30253, Salt Lake City, UT 84130-0253
8126244 +EDI: CHASE.COM Dec 05 2013 18:13:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
8126245 +EDI: WFNNB.COM Dec 05 2013 18:13:00 Comenity Bank/vctrsscc, Po Box 182789, Columbus, OH 43218-2789
8126246 +EDI: DISCOVER.COM Dec 05 2013 18:13:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
8126247 +EDI: TSYS2.COM Dec 05 2013 18:13:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
8126248 +EDI: CITICORP.COM Dec 05 2013 18:13:00 Exxmbliciti, Po Box 6497, Sioux Falls, SD 57117-6497
8126249 +EDI: FORD.COM Dec 05 2013 18:13:00 FORD MOTOR CREDIT, P O Box 6275, Dearborn, MI 48121-6275
8126250 +EDI: FORD.COM Dec 05 2013 18:13:00 Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000
8126251 +EDI: RMSC.COM Dec 05 2013 18:13:00 GE Capital Retail Bank, P O Box 965004, Orlando, FL 32896-5004
8126252 +EDI: RMSC.COM Dec 05 2013 18:13:00 Gecrb/ashley Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
8126253 +EDI: RMSC.COM Dec 05 2013 18:13:00 Gecrb/jcp, P.o. Box 965008, Orlando, FL 32896-5008
8126254 +EDI: CBSKOHLS.COM Dec 05 2013 18:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
8137019 +E-mail/Text: EBrewster@dep.nyc.gov Dec 05 2013 18:11:44 New York City Water Board, Department of Environmental Protection, 59-17 Junction Blvd., 13th Floor, Flushing, NY 11373-5188
8126256 +EDI: SEARS.COM Dec 05 2013 18:13:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
8126258 +EDI: USBANKARS.COM Dec 05 2013 18:13:00 Us Bank, P O Box 068, Buffalo, NY 14240-0068
8126257 +EDI: USBANKARS.COM Dec 05 2013 18:13:00 Us Bank, Po Box 130, Hillsboro, OH 45133-0130
8126259 +EDI: WFNNB.COM Dec 05 2013 18:13:00 Victoria's Secret, P O Box 659728, San Antonio, TX 78265-9728

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 07, 2013

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2013 at the address(es) listed below:

Gilbert B Weisman on behalf of Creditor American Express Bank FSB notices@becket-lee.com
Jason A Little on behalf of Creditor Ford Motor Credit Company LLC as agent for CAB East,
LLC jlittle@deilylawfirm.com, sfrasier@deilylawfirm.com;bkecfactivitynotices@deilylawfirm.com
Kevin B Zazzera on behalf of Debtor Cindy Ann Gilmore kzazz007@yahoo.com
Lori Lapin Jones ljones@jonespllc.com, lljones@ecf.epiqsystems.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 5

Form BLDfnd7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271–C Cadman Plaza East, Suite 1595
Brooklyn, NY 11201–1800

IN RE:

CASE NO: 1–13–45248–cec

Cindy Ann Gilmore

79 Alexander Avenue
Staten Island, NY 10310

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx–xx–4306

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on August 27, 2013; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Lori Lapin Jones (Trustee) is discharged as trustee of the estate of the above–named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above–named debtor(s) is closed.

BY THE COURT

Dated: December 5, 2013

s/ Carla E. Craig
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form BLDfnd7(12/01/2007)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.